

WHAT IS CLAIMED IS:

1. A method, comprising:
 - 5 receiving an initial authorization request, said initial authorization request including information identifying a transaction including information identifying a merchant, an account identifier and a transaction amount;
identifying a pre-authorization record associated with said account identifier and determining that said transaction amount complies with authorization criteria in said pre-authorization record;
10 transmitting an authorization message to said merchant; and
analyzing said transaction information to determine if said transaction involves a partial shipment.
- 15 2. The method of claim 1, wherein said analyzing further comprises determining an amount of said pre-authorized amount that is unused.
3. The method of claim 1, wherein said analyzing further comprises calculating a percentage of said pre-authorized amount that is unused.
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4. The method of claim 3, wherein said analyzing indicates that said transaction involves a partial shipment if said percentage that is unused is greater than a threshold percentage associated with said account identifier.
- 25 5. The method of claim 1, wherein said analyzing further comprises:
identifying a client associated with said account identifier;
identifying at least a first partial shipment rule specified by said client; and
applying said at least first partial shipment rule to said transaction information to determine if said transaction involves a partial shipment.

6. The method of claim 1, wherein said analyzing further comprises determining if a maximum number of partial shipments has been exceeded.

7. The method of claim 2, wherein said analyzing further comprises comparing at least one of said amount that is unused and said transaction amount to a threshold amount.

8. The method of claim 1, wherein said analyzing indicates that said transaction involves a partial shipment, the method further comprising:

10 causing a new pre-authorization record to be established for said account identifier, said new pre-authorization record including a new pre-authorized amount approximately equal to said pre-authorized amount minus said transaction amount identified in said initial authorization request.

15 9. The method of claim 8, wherein said causing further comprises:
transmitting a request to establish a new pre-authorization message to a pre-authorization system.

10. The method of claim 8, further comprising:
20 receiving a subsequent authorization request from said merchant, said subsequent authorization request including information identifying a subsequent transaction including at least information identifying said account identifier and a subsequent transaction amount;

identifying said new pre-authorization record associated with said account
25 identifier and determining that said subsequent transaction amount is less than said new pre-authorized amount; and
transmitting an authorization message to said merchant.

11. The method of claim 10, further comprising:

prior to said transmitting said authorization message, determining that said subsequent transaction is prior to an expiration date associated with said new pre-authorization record.

- 5 12. The method of claim 10, wherein said subsequent authorization request further includes information identifying said merchant, further comprising:

prior to said transmitting said authorization message, comparing said information identifying said merchant with information in said new pre-authorization record.

- 10 13. The method of claim 10, further comprising:

analyzing said subsequent transaction information to determine if said subsequent transaction involves a partial shipment.

14. The method of claim 8, wherein said causing a new pre-authorization record to be
15 established further comprises:

identifying a start date and an expiration date for said new pre-authorization record.

15. The method of claim 14, wherein said start date is the date of creation of said new
20 pre-authorization record.

16. The method of claim 14, wherein said expiration date is the same as an expiration date of said original pre-authorization record associated with said account identifier.

- 25 17. The method of claim 14, wherein said expiration date is a period of days after the expiration date of said original pre-authorization record associated with said account identifier.

18. The method of claim 17, wherein a length of said period is specified by a client
30 associated with said account identifier.

19. The method of claim 8, wherein said causing a new pre-authorization record to be established further comprises:

5 replicating information identifying an expiration date and a merchant identifier from said original pre-authorization record in said new pre-authorization record.

20. An apparatus, comprising:

a processor;

10 a communication device, receiving an initial authorization request from a merchant; and

a memory in operative communication with the processor, the memory for storing a plurality of processing instructions enabling the processor to:

15 identify a transaction associated with said initial authorization request, said transaction including information identifying said merchant, an account identifier, and a transaction amount;

identify a pre-authorization record associated with said account identifier and determine that said transaction complies with criteria in said pre-authorization record;

20 cause an authorization message to be transmitted to said merchant; and analyze said transaction information to determine if said transaction involves a partial shipment.

21. A computer readable medium encoded with processing instructions for

25 implementing a method, performed by a computer, the method comprising:

receiving an initial authorization request, said initial authorization request including information identifying a transaction including information identifying a merchant, an account identifier and a transaction amount;

30 identifying a pre-authorization record associated with said account identifier and determining that said transaction complies with criteria in said pre-authorization record;

transmitting an authorization message to said merchant; and
analyzing said transaction information to determine if said transaction involves a
partial shipment.